

**National Bank Community Development Investments
2nd Quarter, 2005
AT-A-GLANCE CHART**

The following chart lists national bank investments made through the 12 CFR 24 authority, to which the OCC responded during the first quarter of 2005 (April through June). The list is alphabetically ordered by bank names.

Investing Bank	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
Bank of America, N.A.	Maine Housing Equity Fund 2004, LP	ME	Affordable Housing Using Federal LIHTC (LMI Persons)	LP	\$5,150,000
Bank of America, N.A.	MMA Financial Guaranteed Affordable Housing Fund 2005-2B, LLC	National	Affordable Housing Using Federal LIHTC (LMI Persons)	LLC	\$20,000,000
Bank of America, N.A.	Paramount Guaranteed Tax Credit Fund III, LLC	Multi-State	Affordable Housing Using Federal LIHTC (LMI Persons)	LLC	\$15,509,668
Bank of America, N.A.	New Hampshire Housing Equity Fund 2004, LP	NH	Affordable Housing Using Federal LIHTC (LMI Persons)	LP	\$5,150,000
Bank of America, N.A.	MMA Financial Housing Investments VII, LLC	National	Affordable Housing Using Federal LIHTC (LMI Persons)	LLC	\$125,000,000
Bank of America, N.A.	Related Capital Credit Enhanced Partnership LP Series B	Multi-State	Affordable Housing Using Federal LIHTC (LMI Persons)	LP	\$121,590,000
Bank of America, N.A.	Apollo Tax Credit Fund XXIX, LP	National	Affordable Housing Using Federal LIHTC (LMI Persons)	LP	\$80,000,000
Bank of America, N.A.	Paramount Guaranteed Tax Credit Fund II, LLC	National	Affordable Housing Using Federal LIHTC (LMI Persons)	LLC	\$5,000,000
Banknorth, N.A.	Everett Chambers, LP (Oak Leaf Inn)	Portland, ME	Affordable Housing (LMI Persons)	LP	\$430,212
Banknorth, N.A.	Maine Housing Equity Fund 2004, LP	ME	Affordable Housing (LMI Persons)	LP	\$2,575,000
Banknorth, N.A.	Birch Street, LLC	ME	Affordable Housing (LMI Persons)	LLC	\$380,000
Banknorth, N.A.	CCML New York Investment Fund I, LLC	NY	Economic Development Using New Markets Tax Credits (LMI Persons and Areas)	LLC	\$2,746,208

Investing Bank	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
Commerce Bank, N.A.	Gloucester Elderly Housing Associates, LLC	NY	Affordable Housing Using Federal LIHTC (LMI Persons; Areas Targeted for Redevelopment by a Government Entity; and a Qualified Investment Under CRA)	LLC	\$3,381,727
Commerce Bank, N.A.	The Trenton Business Assistance Corporation	Burlington, Hunterdon, Mercer and Warren Counties, New Jersey	Economic Development (LMI Persons; and a Qualified Investment Under CRA)	CDFI	\$42,788
Commerce Bank, N.A.	WNC Institutional Tax Credit Fund X NY Series 3, LP	NY	Affordable Housing using LIHTC (LMI Persons; and a Qualified Investment Under CRA)	LP	\$1,500,000
Commerce Bank, N.A.	The Charter School Capital Access Program	PA, DE, MD, NJ, VA, and DC	Economic Development (LMI Persons and Areas; and Qualified Investment Under CRA)	LLC	\$1,000,000
Commerce Bank, N.A.	New Jersey Housing Opportunity Fund III	NJ	Affordable Housing (LMI Persons; and a Qualified Investment Under CRA)	CD Fund	\$1,500,000
Commerce Bank, N.A.	Collaborative Lending Initiative	Philadelphia, PA	Affordable Housing Using Federal LIHTC and Economic Development (LMI Persons; and a Qualified Investment Under CRA)	Subsidiary of CDFI	\$2,000,000
Commerce Bank, N.A.	The Reinvestment Fund	PA, NJ, DE, NYC, and MD	Affordable Housing and Economic Development (LMI Persons; and a Qualified Investment Under CRA)	CDFI	\$250,000
Commerce Bank, N.A.	The Community Loan Fund of New Jersey, Inc.	NJ	Affordable Housing and Economic Development (LMI Persons; and a Qualified Investment Under CRA)	CDFI	\$375,000
Commerce Bank, N.A.	Community Development Corporation of Long Island	NY	Economic Development (LMI Persons; and Qualified Investment Under CRA)	CDFI	\$750,000
Commerce Bank, N.A.	WNC Institutional Tax Credit X, NY Series 5, LP	NY	Affordable Housing Using Federal LIHTC (LMI Persons; and a Qualified Investment Under CRA)	LP	\$2,000,000
Commerce Bank, N.A.	Center for Family Services	NJ	Economic Development (LMI Persons; and a Qualified Investment Under CRA)	CD Loan Fund	\$50,000

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Commerce Bank, N.A.	Cooperative Business Assistance Corporation	NJ	Economic Development (LMI Persons; and Qualified Investment Under CRA)	CDFI	\$290,000
Commerce Bank, N.A.	Ways to Work Family Services Association	NJ	Economic Development (LMI Persons; and a Qualified Investment Under CRA)	CD Loan Fund	\$25,000
Commerce Bank, N.A.	WNC Institutional Tax Credit Fund X, NY Series 4, LP	NY	Affordable Housing using Federal LIHTC (LMI Persons; Areas Targeted for Redevelopment by a Government Entity; and a Qualified Investment Under CRA)	LP	\$1,000,000
Commerce Bank/Delaware, N.A.	Delaware Community Investment Corporation	DE	Economic Development Using New Markets Tax Credits (LMI Persons and Areas; and a Qualified Investment Under CRA)	CDFI	\$500,000
Commerce Bank/Pennsylvania, N.A.	Collaborative Lending Initiative	DE	Affordable Housing and Economic Development (LMI Persons and Areas; and a Qualified Investment Under CRA)	Subsidiary of CDFI	\$750,000
Commerce Bank/Pennsylvania, N.A.	The Charter School Capital Access Program	PA, DE, MD, NJ, VA, and DC	Economic Development (LMI Persons and Areas; and Qualified Investment Under CRA)	LLC	\$1,000,000
Commerce Bank/Pennsylvania, N.A.	North Central Block Captains Association	Philadelphia, PA	Affordable Housing (LMI Persons and Areas; and a Qualified Investment Under CRA)	LP	\$7,563,312
Commerce Bank/Pennsylvania, N.A.	The Reinvestment Fund	PA, NJ, DE, NYC, and MD	Affordable Housing and Economic Development (LMI Persons and Areas; and a Qualified Investment Under CRA)	CDFI	\$100,000
Community National Bank	Northfield Community Investment Fund, LLC	Northfield, MN	Affordable Housing and Economic Development (LMI Persons and Areas; Areas Targeted for Redevelopment by a Government Agency; and a Qualified Investment Under CRA)	LLC	\$250,000
Community National Bank	North Iowa Venture Capital Fund, LLC	IA	Economic Development (Areas Targeted for Redevelopment by a Government Agency)	LLC	\$79,750
Community National Bank	Cedar Valley Venture Fund #1, LC	IA	Economic Development (Areas Targeted for Redevelopment by a Government Agency)	LLC	\$70,000

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First National Bank	Security Property Management, LP	Laguna Vista, TX	Affordable Housing (LMI Persons)	LP	\$298,580
First National Bank	CRA Qualified Investment Fund	TX	Community Development (LMI Persons and Areas; and Qualified Investment Under CRA)	Community Development Open-ended Mutual Fund	\$10,000,000
First National Bank	Mesquite Lawrence Property, LLC	Corpus Christi, TX	Economic Development (Areas Targeted for Redevelopment by a Government Agency)	LLC	\$2,365,682
First National Bank	Downtown Group, Inc.	Harlingen, TX	Economic Development (LMI Areas)	LLC	\$205,170
HSBC Bank USA, N.A.	MMA Financial Institutional Tax Credits VI, LP	National	Affordable Housing Using Federal LIHTC (LMI Persons; and a Qualified Investment Under CRA)	LP	\$2,679,724
Infibank, N.A.	First National of Nebraska CDC	Multi-State	Affordable Housing and Economic Development (Qualified Investment Under CRA)	Multibank CDC	\$225,140
Intrust Bank, N.A.	Intrust CDC	KS and OK	Affordable Housing and Economic Development (LMI Persons and Areas; and Areas Targeted for Redevelopment by a Government Agency)	CDC Subsidiary	\$1,117,713
JPMorgan Chase Bank, N.A.	Church Avenue Apartments, LP	Fresno, CA	Affordable Housing (LMI Persons)	LP	\$20,100,000
JPMorgan Chase Bank, N.A.	Lake Street Apartments, LP	Newburgh, NY	Affordable Housing (LMI Persons)	LP	\$8,600,000
JPMorgan Chase Bank, N.A.	Chambers Senior Village, LP	Ulster, NY	Affordable Housing (LMI Persons)	LP	\$7,200,000
JPMorgan Chase Bank, N.A.	Cottage View Terrace, LP	Chicago, IL	Affordable Housing (LMI Persons)	LP	\$2,877,862
JPMorgan Chase Bank, N.A.	Valley View Apartments, LP	Los Angeles, CA	Affordable Housing (LMI Persons)	LP	\$4,500,000
PNC Bank, N.A.	PNC MultiFamily Capital Institutional Fund XXIX, LP	National	Affordable Housing Using Federal LIHTC (LMI Persons)	LP	\$100,000,000
PNC Bank, N.A.	Community Views, LLC	Cincinnati, OH	Affordable Housing Using Federal LIHTC (LMI Persons)	LLC	\$1,420,165
PNC Bank, N.A.	Las Paloms, LP	Santa Fe, NM	Affordable Housing Using Federal LIHTC (LMI Persons)	LP	\$4,904,409

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The National Bank of Middlebury	Green Mountain Housing Equity Fund II, LP	Vermont	Affordable Housing Using Federal LIHTC (LMI Persons)	LP	\$500,000
Treasury Bank, N.A.	Red Capital Tax Credit Fund XIV, LLC	Grand Prairie, TX	Affordable Housing Using LIHTC (LMI Persons and Areas)	LLC	\$4,992,500
Treasury Bank, N.A.	Alliant Tax Credit Fund 33-A, LP	Ft. Worth, TX	Affordable Housing Using Federal LIHTC (LMI Persons and Areas)	LP	\$8,500,000
U.S. Bank, N.A.	Tobacco Warehouses, LLC	Madison, WI	Affordable Housing (LMI Areas)	LLC	\$2,378,213
U.S. Bank, N.A.	Mahoning/Youngstown Mini-Loan Fund, Inc.	Youngstown and Mahoning County, OH	Economic Development (LMI Persons and Areas; Areas Targeted for Redevelopment by a Government Agency; and a Qualified Investment Under CRA)	LP	\$200,000
U.S. Bank, N.A.	New Markets Partners IV, LP	St. Louis, MO	Investment in New Markets Tax Credits (LMI Areas)	LP	\$3,230,000
U.S. Bank, N.A.	Neighborhood Finance Corporation	Des Moines, IA	Affordable Housing (LMI Persons and Areas; Areas Targeted for Redevelopment by a Government Agency; and a Qualified Investment Under CRA)	CDFI	\$250,000
U.S. Bank, N.A.	Nationwide Life Tax Credit Partners 2005-B, LLC	Multi-State	Affordable Housing Using Federal LIHTC (LMI Areas)	LLC	\$27,500,000
U.S. Bank, N.A.	Model T Building, LLC	Omaha, NE	Affordable Housing and Economic Development (LMI Areas)	LLC	\$19,869,000
U.S. Bank, N.A.	35 Keys Development, LLC	San Francisco, CA	Economic Development (LMI Areas)	LLC	\$2,816,000
U.S. Bank, N.A.	Haralson Apartments, LP	Apple Valley, MN	Affordable Housing Using Federal LIHTC (LMI Areas)	LP	\$3,000,000
U.S. Bank, N.A.	AMBAC Assurance Corporation Guaranteed Fund, LP	Multi-State	Affordable Housing Using Federal LIHTC (LMI Areas)	LP	\$47,531,626
U.S. Bank, N.A.	Center City Concern	Portland, OR	Affordable Housing and Economic Development (LMI Persons and Areas; Areas Targeted for Redevelopment by a Government Agency; and a Qualified Investment Under CRA)	LP	\$250,000

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U.S. Bank, N.A.	Blumeyer Associates Phase III, LP	St. Louis, MO	Affordable Housing (LMI Areas)	LP	\$9,273,170
U.S. Bank, N.A.	Mercy Loan Fund	CO	Affordable Housing (LMI Persons and Areas; Areas Targeted for Redevelopment by a Government Agency; and a Qualified Investment Under CRA)	CDFI	\$2,000,000
Union Bank of California, N.A.	New Dana Strand Partners, LP	Wilmington, CA	Affordable Housing (LMI Persons; and a Qualified Investment Under CRA)	LP	\$21,306,604
Union Bank of California, N.A.	Mercy Housing California XXVII, LP	Sacramento County, CA	Affordable Housing (LMI Persons; and a Qualified Investment Under CRA)	LP	\$14,663,016
Union Bank of California, N.A.	Merritt Community Capital Fund IX, LP	San Francisco Bay Area, CA	Economic Development (LMI Persons and Areas; and Qualified Investment Under CRA)	LP	\$4,000,000
Union Bank of California, N.A.	Sun America Affordable Housing Partners 142, LP	National	Affordable Housing Using Federal LIHTC (LMI Persons; and a Qualified Investment Under CRA)	LP	\$25,000,000
Total:					\$771,763,239